

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Cynthia L Brady
Debtor

Case No. 20-01838-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 19, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:

Recip ID	Recipient Name and Address
db	Cynthia L Brady, 348 Four Seasons Drive, Drums, PA 18222-1236
cr	+ Sean Brady, 1157 South Krocks Road, Allentown, PA 18106-9564
5342177	+ Beech Mountain Lakes Association, 1 Burke Drive, Drums, PA 18222-1200
5336144	+ Christopher McFarland, Esq., Law Offices of Thomas, Conrad and Conrad, 2550 Brodhead Rd., Bethlehem, PA 18020-8922
5504793	+ Citigroup Mortgage Loan Trust 2022-RP4, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
5504794	+ Citigroup Mortgage Loan Trust 2022-RP4, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2022-RP4 Serviced by Select Portfolio Servicing,
5336146	+ Dental Associates of NEPA, PC, 360 Kidder Street, Wilkes Barre, PA 18702-5619
5336148	+ Eastern Revenue Inc, Attn: Bankruptcy, 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
5336149	+ Geisinger Hospital, 100 N. Academy Ave., Danville, PA 17822-0001
5336150	+ Jessica L. Brady, 2854 Silver Hill Terrance, Atlanta, GA 30316-6717
5336151	Lehigh Valley Health Network, 642 Brookhill Square, Conyngham, PA 18219
5336152	+ Lehigh Valley Pain Management, 1146 S. Cedar Crest Blvd., Allentown, PA 18103-7938
5336153	+ Philip J. Benyo, MD, 144 S. Old Turnpike Rd., Drums, PA 18222-1720
5336154	+ Pro Rehabilitation Services, 106 Rotary Drive, Hazleton, PA 18202-1182
5336155	+ Sean P. Brady, 1157 S. Krocks Rd., Allentown, PA 18106-9564
5342179	+ Tara Sbei, 685 Hopewell Rd., Downingtown, PA 19335-1213
5342178	+ The Slusser Law Firm, Joseph R. Baranko, Esq., 1620 North Church Street, Suite 1, Hazleton, PA 18202-9509

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 19 2024 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 19 2024 18:43:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ EDI: WFFC2	Jan 19 2024 23:38:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
5336140	+ Email/Text: bncnotifications@pheaa.org	Jan 19 2024 18:43:00	Aes/nct, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
5336141	+ Email/PDF: bncnotices@becket-lee.com	Jan 19 2024 18:46:34	American Express, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
5343848	Email/PDF: bncnotices@becket-lee.com	Jan 19 2024 18:46:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5336142	+ EDI: BANKAMER	Jan 19 2024 23:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5341861	EDI: BANKAMER	Jan 19 2024 23:38:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5336145	+ EDI: WFNNB.COM	Jan 19 2024 23:38:00	Comenity Bank/Bealls Florida, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
5340280	EDI: DISCOVER	Jan 19 2024 23:38:00	Discover Bank, Discover Products Inc, PO Box

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5336147	+ EDI: DISCOVER	Jan 19 2024 23:38:00	3025, New Albany, OH 43054-3025 Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
5336143	EDI: JPMORGANCHASE	Jan 19 2024 23:38:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
5352185	EDI: Q3G.COM	Jan 19 2024 23:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5336491	+ EDI: AIS.COM	Jan 19 2024 23:38:00	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5336156	+ EDI: SYNC	Jan 19 2024 23:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
5336157	+ EDI: WFFC2	Jan 19 2024 23:38:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
5342855	EDI: WFFC2	Jan 19 2024 23:38:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	Beech Mountain Lakes Association, 1 Burke Drive, Drums, PA 18222-1200
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5346864	*+	Beech Mountain Lakes Association, 1 Burke Drive, Drums, PA 18222-1200
5351744	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
Charles Laputka	on behalf of Creditor Sean Brady claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com

Denise E. Carlon

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	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-RP4 bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Harry B. Reese	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
John R.K. Solt	on behalf of Debtor 1 Cynthia L Brady jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
Joseph R. Baranko, Jr.	on behalf of Creditor Beech Mountain Lakes Association josephb@slusserlawfirm.com
Michael Patrick Farrington	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-RP4 mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Cynthia L Brady

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1497

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-01838-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cynthia L Brady
aka Cindi L. Brady, aka Cindi L Brady-Michaels

**By the
court:**1/19/24

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.